United States Bankruptcy Court
Northern District of Ohio

In re:
Jim R. Ramsey
Jennifer L. Ramsey
Debtors

Case No. 16-62188-rk
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-6 User: dhaid Page 1 of 1 Date Rcvd: Jan 19, 2017
Form ID: pdf703 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.
db/db +Jim R. Ramsey, Jennifer L. Ramsey, 1417 Rowland Avenue, NE, Canton, OH 44705-1547

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:
Ryan J. Gerace on behalf of Debtor Jennifer L. Ramsey BandGakroncourtnotices@gmail.com, BandGclevelandcourtnotices@gmail.com
Ryan J. Gerace on behalf of Debtor Jim R. Ramsey BandGakroncourtnotices@gmail.com, BandGclevelandcourtnotices@gmail.com
Toby L. Rosen trosen@chapter13canton.com, trosen@ecf.epiqsystems.com
TOTAL: 3

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:	:	**CHAPTER 13 PROCEEDING**
JIM R. RAMSEY	:	**CASE NO. 16-62188**
JENNIFER L. RAMSEY	:	**JUDGE RUSS KENDIG**
DEBTOR(S)	:	**ORDER CONFIRMING PLAN**

****

The Chapter 13 plan in this case filed as attached came on for confirmation at a hearing before the Court. Based upon the papers filed in this case, information presented by the Standing Chapter 13 Trustee (the "Trustee") and such other matters, if any, presented by the debtor (or debtors in a joint case) (the "Debtor"), Debtor's counsel, any objections or any other interested party, the Court finds that:

1. Notice of the confirmation hearing was duly given.
2. The Plan complies with applicable provisions of Title 11 of the United States Code (the "Bankruptcy Code").

IT IS THEREFORE ORDERED THAT:

1. The Plan is confirmed in all respects not contrary to prior or subsequent orders of the Court.

2. The Debtor shall not incur additional debt exceeding $500.00 in the aggregate without notice to the Trustee and the approval of the Court.

3. The Debtor shall not transfer any interest in real property without the Court's approval.

4. All property of the estate scheduled in accordance with Bankruptcy Rule 1007(h), vest in the debtor(s) pursuant to 11 USC Section 1327(b). All property of the estate that is not properly scheduled or any property that is acquired subsequent to the filing of the petition does not vest to the debtor(s) and remains property of the estate unless Court ordered.

5. The attorney for the Debtor is allowed a total fee of **$2,425.00** of which **$300.00** has been paid. The balance will be paid pursuant to the Court's administrative order regarding Attorney fees.

/S/ RUSS KENDIG
United States Bankruptcy Judge

APPROVED:

Toby L Rosen

Toby L. Rosen, Chapter 13 Trustee

Service List

JIM R. and JENNIFER L. RAMSEY
1417 ROWLAND AVENUE, NE,
CANTON, OH 44705

RYAN J GERACE
BORDERS & GERACE LLC
529 WHITE POND DR
AKRON, OH 44320

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re:	)	**Judge Russ Kendig**
	)	
Jim R. Ramsey	)	**Case No.** 16-62188
Jennifer L. Ramsey	)	
	)	☑ **Chapter 13 Form Plan Summary**
Debtor(s).	)	☐ ________ **Amended Chapter 13 Plan**

Read this carefully. You are a party in interest in this bankruptcy case. This is a summary based upon a form plan adopted in this court. The full length form controls over the terms of this summary. Special Provisions (paragraph 1) are deviations from the form and should be read with special care. You may review the form plan at www.ohnb.uscourts.gov. The letters and numbers in parentheses in this plan summary are the paragraphs of the Form Plan into which the data would be inserted.

1. **SPECIAL PROVISIONS:**

a. The loan to Regency Finance Co. is secured because Regency filed a UCC Statement with the Ohio Secretary of State;
b. The Debtors are surrendering the 2013 Yamaha Grizzly 300 ATV with Capital One/Yamaha. Upon the granting of relief from stay filed by Capital One/Yamaha, repossession and liquidation of the collateral, Capital One/Yamaha will be entitled to file a proof of claim as an unsecured creditor.

☑ Continued on attached separate page(s).

2. N/A % or a pot of $ $4645.00 to general unsecured creditors (E9)

3. Assumed unexpired leases and executory contracts (B2)

Creditor	Description of asset or contract

☐ Continued on attached separate page(s).

All other leases and executory contracts deemed rejected.

4. Mortgages or Judgment Liens - Ongoing Monthly Payment (C, E3, E6)

Creditor	Priority	Property Address	Proposed Pymt/Mo.	To be paid by debtor, trustee, or stripped & not secured
	1st			
	2nd			

☐ Continued on attached separate page(s).

5. Mortgage Arrears (E4)

Creditor	Estimated Amount	Rate (%)
Stark County Treasurer	$ 727.10	0.00 %
		%
		%

☐ Continued on attached separate page(s).

Creditors who do not agree to rate of interest must object to confirmation or the rate in this paragraph is deemed to be absolute on confirmation. The amount of arrearage is subject to contrary proof of claim.

6. Secured Non-mortgage claims to be paid full current balance (E5)

Creditor:	First Knox National Bank		
Collateral:	2000 Dodge Ram 1500		
Date Incurred:	02/07/2015		
Monthly Payment:	$ 150.00		
Interest Rate:	5.25 %	%	%
Estimated Balance:	$ 3,728.00		
Paid By:	Trustee	Trustee	

☐ Continued on attached separate page(s).

7. Liens to be crammed down but not stripped (E7)

Creditor:	Regency Finance Company		
Date Incurred:	2016		
Collateral:	Personal Property: Decanters		
Monthly Payment:	$ 20.00		
Interest Rate:	5.25 %	%	%
Secured Value:	$ 250.00		

☐ Continued on attached separate page(s).

Creditors who do not agree to date incurred, collateral description, monthly payment, interest rate or secured value must object to confirmation or the treatment in this paragraph is deemed to be absolute upon confirmation, except statutory tax liens, which will be paid as allowed.

8. Priority Claims to be paid in full and estimated as follows (E8)

Creditor	Source & Year	Amount

☐ Continued on attached separate page(s).

9. The holder(s) of any claim for Domestic Support Obligations pursuant to 11 U.S.C. § 1302(d) shall be paid by the debtor unless specified in Special Provisions. The holder of the Domestic Support Obligation is specified below. If the holder of a claim is a minor, the name and address of such minor has been disclosed to the Trustee contemporaneously with the filing of this plan in compliance with 11 U.S.C. § 112. (B6)

Holder Name: None

Holder's Address (if known): ______

Address of Child Support Enforcement Agency (mandatory): ______

☐ Continued on attached separate page(s).

10. Payments to Trustee (D)

The debtor will pay to the trustee $ 365.00 monthly for a minimum of 36 months, or all future disposable income, whichever is greater. Payments shall be by ☑Wage Order on employer ☐by Debtor ("Private Pay") in the form of money order or certified check.

11. Attorneys Fees are pursuant to the current Administrative Order. Any deviation is in Special Provisions. (E2)

/s/ Jim R. Ramsey
Debtor's signature - name typed below
Jim R. Ramsey

Jennifer L. Ramsey
Debtor's signature - name typed below
Jennifer L. Ramsey

/s/ Ryan J. Gerace, Esq.
Attorney's signature - Name (state bar #), address and phone typed below

Ryan J. Gerace, Esq (0075913)
529 White Pond Drive
Akron, Ohio 44320
330-983-9719